

minute and to revise and extend his remarks.)

Mr. PITTS. Mr. Speaker, the health care bill we will consider this week spent 3 months behind closed doors. It started out with 1,000 pages and came out with 2,000 pages. While you might think that nothing had been removed in those closed door sessions, you may be surprised to find out that bipartisan amendments already adopted at the committee level have been gutted or tossed out. Now Speaker PELOSI is saying that we don't need amendments on the floor since we already had that opportunity at the committee level.

In the Energy and Commerce Committee, we adopted one amendment to ensure that the Center for Comparative Effectiveness Research would not be used to ration health care. We also adopted another amendment that would have prevented the center from dictating to doctors what type of treatments they can offer. Why would these amendments be gutted or removed from the bill? The only conclusion is that the authors of the bill want to move us in the direction of government-rationed care.

In Canada and Britain, similar boards are used to ration care and dictate how doctors treat their patients. Americans do not want government bureaucrats determining their treatments. They want those decisions left to doctors that they trust.

WATER FOR SAN JOAQUIN VALLEY

(Mr. COSTA asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. COSTA. Mr. Speaker, yesterday, I joined together with Congressmen CARDOZA and RADANOVICH in a bipartisan effort to introduce legislation on the part of our ongoing efforts to bring more water to the San Joaquin Valley, and today I rise in support of that bill.

As I have said before on this floor, regulatory and hydrological reductions in water supply deliveries have devastated my district and parts of the Central Valley in California, leaving our cities and communities in many areas with unemployment levels of 30 to 40 percent.

This legislation calls for the review of the Federal biological opinions that have reduced the amount of water flowing to the valley, leaving some of the hardest working people you'll ever meet in your life ironically standing in food lines, unable to provide food for their families. Our farmers are in danger of losing their farms, and in some cases they have held them for generations.

The two biological opinions in question, one issued by the Fish and Wildlife Service and the other by the National Marine Fisheries Service, focus solely on Central Valley. They need to be reconsidered because I believe they are flawed.

For the last 18 months, I have repeatedly said there is not one single cause for the decline in the Sacramento and San Joaquin River Delta system and their fisheries. This legislation will assure that all environmental factors are taken into account.

HEALTH CARE

(Mr. FLEMING asked and was given permission to address the House for 1 minute.)

Mr. FLEMING. Mr. Speaker, as a physician with over 30 years' experience, I cannot state strongly enough how devastating this Pelosi bill is going to be for American families, businesses, and seniors.

This 1,990-page bill has come in at a cost of \$1.3 trillion by the nonpartisan Congressional Budget Office. It will create \$700 billion in new taxes. It will cover over 6 million illegal immigrants, and as many as 5.5 million American workers can lose their jobs.

The government takeover of health care proposed in the Pelosi health care plan could cause as many as 114 million Americans to lose their current coverage.

This bill will also ring in a new level of Federal spending, creating levels of bureaucracy that will cost trillions of dollars in new Federal spending and will exacerbate the deficit and imperil the Nation's long-term fiscal solvency.

And finally, cuts to Medicare Advantage plans will result in higher premiums and dropped coverage for more than 10 million seniors.

In short, the Pelosi health care bill will raise taxes, provide less coverage for families and seniors, and cost millions of Americans their jobs.

ANNIVERSARY OF ASSASSINATION OF YITZHAK RABIN

(Mr. COHEN asked and was given permission to address the House for 1 minute.)

Mr. COHEN. Mr. Speaker, today is the 14th anniversary of the assassination of Yitzhak Rabin.

Yitzhak Rabin was the Prime Minister of Israel on November 4, 1995, when he was assassinated. He was one of the great men of the world, and like November 22 in our country, that is a date that we should all remember.

Yitzhak Rabin served two terms as prime minister, from 1974 to 1977 and 1992 to 1995. He also served as Defense Minister in Israel during the Six-Day War, and was responsible for the raid in Entebbe. He was a great Israeli leader who was killed because he reached out to bring about peace with the PLO. He was given the Nobel Peace Prize for his efforts.

During his time as Prime Minister in the seventies, he brought about peace with Egypt, and in the nineties with Jordan and with the PLO and with Yasser Arafat.

We had a debate on this floor yesterday about a resolution. I don't think

we would have been having that debate if the assassin's bullet had not struck Yitzhak Rabin. I think we would have peace in the Middle East. It takes strong men like him, sometimes men of war, to bring about peace and reach across the aisle to their adversaries.

A MESSAGE TO THE BLUE DOGS

(Mr. MCCAUL asked and was given permission to address the House for 1 minute.)

Mr. MCCAUL. Mr. Speaker, I have a message today for the 52 Blue Dog Democrats out there, 40 of whom are conservative Democrats in districts that President Bush carried, and my message is loud and clear for them today, and that is that your leadership is making you walk the plank on this health care bill. Don't do it. Don't fall for it. Don't take the bait, for it will be your political suicide.

Stand with us on the Republican side. Stand with us conservatives to defeat the Pelosi health care bill. You have the power to defeat this government takeover of our health care system and the takeover of one-sixth of our economy. You have the opportunity to do something right for America. Stand with us. Stand with us as conservatives. Stand up for the American people.

HEALTH CARE

(Mr. KINGSTON asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. KINGSTON. Mr. Speaker, I have looked at the revised Democrat health care bill. It raises taxes. It raises premiums. It cuts Medicare. It costs \$1 trillion. It puts a myriad of bureaucrats in between the patient and the doctor. Call me thick, but I don't get it. Why are they doing this?

We need targeted reforms. Americans have said loudly, I don't want to give up my health care. I want you to help the people who have fallen through the cracks, but let me keep mine because my program is working. And they're not being selfish; they're using common sense. If the kitchen sink is leaking, you don't take a wrecking ball to the entire kitchen. You fix the sink.

We need targeted health care that doesn't cut Medicare and doesn't raise taxes and doesn't cause premium increases. The Republican Party has offered many of these, and some of them are signed by Democrats. We can put together a targeted, bipartisan alternative, and we need to do it.

HEALTH CARE

(Ms. FOXX asked and was given permission to address the House for 1 minute.)

Ms. FOXX. Mr. Speaker, after weeks of meeting behind closed doors, last week Speaker PELOSI unveiled her latest plan for a government takeover of health care.

According to a preliminary estimate by the Congressional Budget Office, the Pelosi health care plan includes more than \$1 trillion in new Federal spending on health care over the next 10 years. And when one looks past the budget gimmicks, the reality is the Pelosi health care plan will cost taxpayers roughly \$1.3 trillion and create 111 new bureaucracies.

This is not the kind of responsible health care reform the American people want. It's time for Speaker PELOSI to dump her budget-buster plan masquerading as health care reform and start over.

House Republicans have a plan for health care reform that will lower costs and provide greater access to affordable health care for all Americans. That's what the American people want.

PROVIDING FOR CONSIDERATION OF H.R. 3639, EXPEDITED CARD REFORM FOR CONSUMERS ACT OF 2009

Mr. PERLMUTTER. Mr. Speaker, by direction of the Committee on Rules, I call up House Resolution 884 and ask for its immediate consideration.

The Clerk read the resolution, as follows:

H. RES. 884

Resolved, That at any time after the adoption of this resolution the Speaker may, pursuant to clause 2(b) of rule XVIII, declare the House resolved into the Committee of the Whole House on the state of the Union for consideration of the bill (H.R. 3639) to amend the Credit Card Accountability Responsibility and Disclosure Act of 2009 to establish an earlier effective date for various consumer protections, and for other purposes. The first reading of the bill shall be dispensed with. All points of order against consideration of the bill are waived except those arising under clause 9 or 10 of rule XXI. General debate shall be confined to the bill and shall not exceed one hour equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services. After general debate the bill shall be considered for amendment under the five-minute rule. The amendment in the nature of a substitute recommended by the Committee on Financial Services now printed in the bill, modified by the amendment printed in part A of the report of the Committee on Rules accompanying this resolution, shall be considered as adopted in the House and in the Committee of the Whole. The bill, as amended, shall be considered as the original bill for the purpose of further amendment under the five-minute rule and shall be considered as read. All points of order against provisions in the bill, as amended, are waived. Notwithstanding clause 11 of rule XVIII, no further amendment to the bill, as amended, shall be in order except those printed in part B of the report of the Committee on Rules. Each further amendment may be offered only in the order printed in the report, may be offered only by a Member designated in the report, shall be considered as read, shall be debatable for the time specified in the report equally divided and controlled by the proponent and an opponent, shall not be subject to amendment, and shall not be subject to a demand for division of the question in the House or in the Committee of the Whole. All points of order against such further amend-

ments are waived except those arising under clause 9 or 10 of rule XXI. At the conclusion of consideration of the bill for amendment the Committee shall rise and report the bill, as amended, to the House with such further amendments as may have been adopted. In the case of sundry further amendments reported from the Committee, the question of their adoption shall be put to the House en gros and without division of the question. The previous question shall be considered as ordered on the bill and amendments thereto to final passage without intervening motion except one motion to recommit with or without instructions.

SEC. 2. The Chair may entertain a motion that the Committee rise only if offered by the chair of the Committee on Financial Services or his designee. The Chair may not entertain a motion to strike out the enacting words of the bill (as described in clause 9 of rule XVIII).

The SPEAKER pro tempore (Mr. HOLDEN). The gentleman from Colorado is recognized for 1 hour.

Mr. PERLMUTTER. Mr. Speaker, for purposes of debate only, I yield the customary 30 minutes to the gentlewoman from North Carolina (Ms. FOXX), and I yield myself such time as I may consume.

GENERAL LEAVE

Mr. PERLMUTTER. I ask unanimous consent that all Members be given 5 legislative days in which to revise and extend their remarks on House Resolution 884.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Colorado?

There was no objection.

Mr. PERLMUTTER. Mr. Speaker, House Resolution 884 provides for consideration of H.R. 3639, the Expedited CARD Reform for Consumers Act of 2009, under a structured rule. The rule self-executes an amendment to clarify that the accelerated effective date of December 1, 2009, will apply only to those provisions of the Credit Card Act that deal directly with credit cards and currently have an effective date on or after February 22, 2010.

The amendment also provides that the accelerated effective dates are not applicable to any credit card issuer which is a depository institution with fewer than 2 million credit cards in circulation as of the date of the enactment of the bill.

This rule makes in order five amendments printed in the Rules Committee report. The amendments are each debatable for 10 minutes. The rule provides for one motion to recommit with or without instructions.

Mr. Speaker, earlier this year, Congress passed and the President signed into law the Credit Card Accountability Responsibility and Disclosure Act, the CARD Act for short. This legislation ordered important new rules to credit card issuers to end unfair, exploitive, and sharp practices, and to protect consumers against the tide of arbitrary rate hikes, spiking fees, and hidden charges.

□ 1030

The bill moved to end double-cycle billing, universal default and over-the-limit fees.

We passed this bill to give Americans a fair shake. The CARD Act marked a broad overhaul in the way credit card companies do business, and I acknowledge some of these changes require no small measure of time and resources to implement. Indeed, many lenders have made an honest effort to come into compliance with these new rules.

However, Mr. Speaker, the reason I stand here today is that some lenders have not used this interim period in such good faith. Since the CARD Act was signed into law, instead of preparing to implement these consumer protection provisions, some credit card companies have raised interest rates and have decreased credit limits on their consumers in advance of the effective dates. Responsible cardholders who have regularly met monthly obligations have seen their minimum payments and interest rates arbitrarily double and triple. They are finding their credit limits slashed, and they're hit with new and hidden fees. To many consumers, this is a slap in the face, and it is a violation of the spirit of the law designed to protect them. This has now unfairly increased the financial burdens on Americans in already difficult times.

Card issuers' actions highlight the need for protections under the CARD Act now more than ever. The credit card industry requires its cardholders to act responsibly, and it holds them accountable. It is in fairness that we require card issuers to act with the same level of responsibility and accountability.

H.R. 3639 would accelerate the implementation of certain provisions in existing law related to regulations and operations of the credit card companies. The CARD Act has set deadlines for implementing various reforms and procedures, with most of those measures scheduled to take effect in February and in August of 2010. This bill would move those effective dates forward to December 1, 2009.

American consumers don't need protection next year. They need it now, so I urge my colleagues to vote in favor of the rule and in favor of the underlying bill.

I reserve the balance of my time.

Ms. FOXX. I yield myself such time as I may consume.

I thank my colleague from Colorado for yielding time for us.

Mr. Speaker, this rule provides for the consideration of a wholly unnecessary and potentially destructive bill that could further aggravate the struggles of small businesses and families who are suffering from an unavailability of credit during these times of economic uncertainty.

Here we are on the 4th of November, and the majority thinks that this bill is going to be passed in time to move this date up to December 1. It's totally unrealistic in addition to all the other comments that I'm going to make.

H.R. 3639 would accelerate the implementation of H.R. 627, the Credit Card